

Seeking second opinions

Chronic illness



“My mother has been diagnosed with a serious condition and she is really concerned about the future. Can she seek a second opinion?”

START HERE

Facing a chronic health condition or surgery will raise questions and increase concerns for the person you care for. Having your support is important. Talk with this person about his or her condition and treatment, and about what the doctor said during visits. Going over the facts may relieve some concerns and give a more realistic picture of the situation. And, having you to talk to will be comforting—and helpful as the person you care for makes health care decisions for the future.

Assure this person that everyone with Medicare has the right to know what their choices are, discuss the choices with another doctor, and have their wishes considered.

BASIC INFORMATION

When a person’s doctor recommends surgery or a major medical test, encourage the patient to get a second opinion—even a third opinion. Getting a third opinion is beneficial when the first and second opinions are different. Seeing a third health care provider can provide information that helps patients decide on the best course of action for their health.

Medicare covers second and third opinions for non-emergency surgery. Medicare pays for 80 percent of the Medicare-approved amount for second and third opinions as necessary. The Original Medicare Plan also helps pay for certain medical tests that may be required to get additional doctors’ opinions.

Examples of non-emergency surgery are a gall bladder procedure, hysterectomy, hernia repair, or cataract operation. Check the Medicare resources in the “Find Out More” section to get more information about second opinions, surgery, and specific medical tests.

IMPORTANT: Always ask if a doctor or supplier accepts “assignment.”

Assignment is an agreement between Medicare, doctors, health care providers, and suppliers to accept the Medicare-approved amount as payment in full.

SEEKING ANOTHER OPINION: Some Medicare Advantage Plans may require the primary care doctor to give a written referral to another doctor for a second or third opinion.

FIND OUT MORE

Quick coverage check: Call 1-800-MEDICARE [1-800-633-4227] for quick information about what Medicare does and doesn’t cover or check with your SHIP. TTY users should call 1-877-486-2048.

Learn about second opinions:
Call 1-800-MEDICARE [1-800-633-4227].

Find Medicare participating doctors in your area: Call 1-800-MEDICARE [1-800-633-4227] or visit www.medicare.gov on the web.

Learn about caregiver resources: Visit www.caregiver.org on the web. This is the website of the National Alliance for Caregiving.

OTHER RESOURCES OF INTEREST:

www.alz.org
Find caregiver information and resources from the Alzheimer’s Association. Or call 1-800-272-3900 for around the clock support.

STEPS TO SECOND OPINIONS

Non-emergency surgery has been recommended — and you want a second opinion.

Ask your primary care doctor to refer you to another doctor for a second opinion or visit www.medicare.gov on the web. Under “Search Tools,” select “Find a Doctor” to check the Participating Physician Directory.

See the new doctor for a second opinion.

If the second opinion agrees with the first opinion, you can make an informed decision about surgery.

If the second opinion disagrees with the first opinion, you may seek a third opinion from a different doctor.

Ask your primary care doctor to refer you to a different doctor for a third opinion or find another doctor in the Participating Physician Directory.

See the new doctor for a third opinion.

Compare all three medical opinions to make an informed decision about surgery.

COPING WITH ILLNESS

Helping the person you care for cope with a serious health condition, especially over a long period of time, can be physically and emotionally draining.

If you are a caregiver, there are a few things you can do. Find someone you can talk to about your feelings—all of them are legitimate, even those that upset you. It is also important to set realistic goals. Balancing work, family, and time for yourself is difficult. Determine your priorities and turn to other people for help with some tasks. Carve out time for yourself, even if it is just an hour or two.

There should be resources in your community that can help. Check the newspaper or local library to locate a caregiver support group in your area. Sharing experiences with others can help you manage stress, locate resources, and reduce feelings of isolation.

Talk to a professional who is trained to provide counseling on caregiving issues. Help may also be available through your employee assistance program.

If available, take advantage of respite care. Respite care is a service that provides temporary care for an older person. Respite care may mean help with a specific task or having health care providers care for the individual at home or in an extended care facility while you take time off. Medicare doesn't usually pay for respite care, but other help may be available.

www.alzheimers.org

The Alzheimer's Disease Education and Referral Center's website from the National Institute on Aging.

www.cancer.gov

Comprehensive cancer information from the National Cancer Institute.

www.diabetes.org

Research and information from the American Diabetes Association.

www.ninds.nih.gov

Overview of Parkinson's disease from the National Institute of Neurological Disorders and Stroke.